

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	
	:	Case No. 14-21548-TPA
William Bronson,	:	
	:	Chapter 7
<i>Debtor(s)</i>	:	
	:	

ORDER

Whereas, in a Chapter 7 case, within 60 days after the first date set for the meeting of creditors under *Section 341* of the Bankruptcy Code, *Fed.R.Bankr.P. 1007(c)* requires an individual Debtor to file a *Statement* regarding completion of a course in personal financial management, or a *Certification* that the Debtor is not required to complete such course due to incapacity, dischargeability, or active military duty;

Whereas, *11 U.S.C. §727(a)(11)* provides that the Court shall not grant a discharge unless the Debtor completes an instructional course concerning personal financial management after filing the petition or is excused from the requirement to do so; and

Whereas, the Debtor(s) failed to file a *Certification* substantially conforming to *Official Form No. 423*, Certification of Completion of Postpetition Instructional Course Concerning Personal Financial Management, that reflected timely attendance at a course in personal financial management or basis for excuse from such obligation.

It is hereby ***ORDERED, ADJUDGED and DECREED*** that this case will be closed without entry of a discharge order. Debtor(s) shall not receive a discharge of his or her debts in this bankruptcy case.

Dated: October 14, 2016

Hon. Thomas P. Agresti

Thomas P. Agresti, Judge
United States Bankruptcy Court

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 William Bronson
 Debtor

Case No. 14-21548-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Oct 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 16, 2016.

db +William Bronson, 156 Hawksworth Road, Greensburg, PA 15601-1530
 intp +John K Kernicky, 135 Twin Circle, Mount Pleasant, PA 15666-9780
 r +Patrick Heeney, Berkshire Hathaway Home Services, 108 Old Route 30,
 Greensburg, PA 15601-3516
 intp +Stephanie A Kernicky, 135 Twin Circle, Mount Pleasant, PA 15666-9780
 13836058 +Artista Graphics, 2148 Ardmore Boulevard, Pittsburgh, PA 15221-4824
 13836059 Bernstein and Bernstein, Suite 2200 Gulf Tower, Pittsburgh, PA 15219
 13836060 +Bobcat, PO BOX 644405, Pittsburgh, PA 15264-4405
 13836061 +Borough of Oakmont, 767 Fifth Street, Oakmont, PA 15139-1524
 13836066 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citibank Sd, Na, Attn: Centralized Bankruptcy, Po Box 20363,
 Kansas City, MO 64195)
 13836067 +CNH Capital, PO BOX 3900, Lancaster, PA 17604-3900
 13917681 CNH Industrial Capital America LLC, P.O. Box 3600, Lancaster, PA 17604-3600
 13836062 +Capital 1 Bank, Attn: Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285
 13836063 +Caterpillar Fin Comm Acct Corp, PO BOX 905229, Charlotte, NC 28290-5229
 13836064 +Century Insurance Group, PO BOX 71-4787, Columbus, OH 43271-4787
 13836065 +Chase Manhattan Mortgage, Attn: Bankruptcy Dept, 3415 Vision Dr, Columbus, OH 43219-6009
 13836068 +Department of Treasury, 1500 Pennsylvania Avenue, Washington, DC 20220-0002
 13836069 +Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 13923619 +First Niagara Bank, N.A., c/o Jennifer L. Tis, Esquire, Bernstein-Burkley, P.C.,
 707 Grant Street, Suite 2200, Pittsburgh, PA 15219-1945
 13836072 GE Capital, PO BOX 644479, Pittsburgh, PA 15264
 13836076 +Herbein and Company, 530 Pellis Road, Suite 7000, Greensburg, PA 15601-7924
 13836077 +Hsbc Bank, Attention: HSBC Retail Services, Po Box 5264, Carol Stream, IL 60197-5264
 13836078 +Hudspath Construction, 315 Loyalhanna Avenue, Latrobe, PA 15650-1727
 13836081 Nco Fin/51, Po Box 13574, Philadelphia, PA 19101
 13836085 +PNC, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13836083 Pennsylvania Department of Revenue, PO BOX 280510, Harrisburg, PA 17128-0510
 13836084 +Peoples Natural Gas, PO BOX 535323, Pittsburgh, PA 15253-5323
 13836089 +SHOLTIS ACCOUNTING SERVICES, LLC, 721 STONEHAVEN DRIVE, Greensburg, PA 15601-8427
 13836086 +Schmizzi Law Associates, Keystone Commons, 35 West Pittsburgh Street,
 Greensburg, PA 15601-2323
 13836088 +Sherwin Williams, 910 Sheraton Drive, Mars, PA 16046-9440
 13836090 Smail Auto, Rt 30, Greensburg, PA 15601
 13963058 +Smail Company Inc., PO 610 Route 30 East, Greensburg, PA 15601-0610
 13929962 Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
 13836091 +Wells Fargo Construction, 1540 West Fountainhead Parkway, Tempe, AZ 85282-1839
 13951659 +Welss Fargo Equipment Finance, 2700 S. Price Rd, 3rd Floor, MAC S3928-034,
 Chandler, AZ 85286-7804
 13836093 +Wf Fin Bank, Attention: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438
 13836094 +Zona Plumbing Inc., 11010 Park Drive, North Huntingdon, PA 15642-1634

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 cr E-mail/PDF: rmscedi@recoverycorp.com Oct 15 2016 01:43:34

Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605
 13836057 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 15 2016 01:40:44 American Honda Finance,
 Po Box 168088, Irving, TX 75016
 13836056 +E-mail/Text: ally@ebn.phinsolutions.com Oct 15 2016 01:39:53 Ally Financial,
 P O Box 380901, Bloomington, MN 55438-0901
 14120695 E-mail/Text: ally@ebn.phinsolutions.com Oct 15 2016 01:39:53 Ally Financial,
 PO Box 130424, Roseville, MN 55113-0004
 13836070 +E-mail/Text: collectionbankruptcies.bancorp@53.com Oct 15 2016 01:41:06 Fifth Third Bank,
 Fifth Third Bank Bankruptcy Department,, 1830 East Paris Ave., Grand Rapids, MI 49546-6253
 13836071 +E-mail/Text: fnb.bk@fnfg.com Oct 15 2016 01:40:57 First Niagra Bank, PO BOX 28,
 Buffalo, NY 14240-0028
 13836073 +E-mail/PDF: gecsedirecoverycorp.com Oct 15 2016 01:44:32 GECRB/JC Penny,
 Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 13836075 +E-mail/Text: bankruptcy.notices@hdfsi.com Oct 15 2016 01:41:08 Harley Davidson Financial,
 Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
 13836079 +E-mail/Text: bankruptcy@huntington.com Oct 15 2016 01:40:33 Huntington Natl Bk,
 Huntington National Bank - Bankruptcy No, Po Box 89424, Cleveland, OH 44101-6424
 13836080 E-mail/Text: cio.bncmail@irs.gov Oct 15 2016 01:40:07 Internal Revenue Service,
 PO Box 21125, Philadelphia, PA 19114
 13836082 +E-mail/Text: bankruptcies@orangelake.com Oct 15 2016 01:39:56 Orange Lake Country Cl,
 Attn: Bankruptcy, 8505 W Irlo Bronson Memorial Highway, Kissimmee, FL 34747-8201
 13884149 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 15 2016 01:40:27
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg, Pa. 17128-0946
 13842714 E-mail/PDF: rmscedi@recoverycorp.com Oct 15 2016 01:44:39
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

District/off: 0315-2

User: culy
Form ID: pdf900

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Total Noticed: 52

Date Rcvd: Oct 14, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13836087 +E-mail/Text: bankruptcy@bbandt.com Oct 15 2016 01:40:14 Sheffield Fh,
Bb&T/Attn: Bankruptcy Department, Po Box 1847, Wilson, NC 27894-1847
13955443 E-mail/PDF: gecsed@recoverycorp.com Oct 15 2016 01:42:11 Synchrony Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13836092 +E-mail/Text: bankruptcy@firstenergycorp.com Oct 15 2016 01:40:39 West Penn Power,
800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty Lisa M. Swope
cr First Niagara Bank, N.A.
cr Wilmington Trust, NA et al...
13836074 ##+Gray Waste Management, 615 Hawkins Avenue, Braddock, PA 15104-2329

TOTALS: 3, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 16, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 14, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Wilmington Trust, NA et al... agornall@goldbecklaw.com,
bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com
Brent J. Lemon on behalf of Debtor William Bronson blemon@fglaw.com,
lemondrops75@hotmail.com
Lisa M. Swope on behalf of Trustee Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com
Lisa M. Swope lms@nsslawfirm.com, klw@nsslawfirm.com;pa73@ecfcbis.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Richard W. Schimizzi on behalf of Interested Party Stephanie A Kernicky rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com
Richard W. Schimizzi on behalf of Interested Party John K Kernicky rws@schimizzilaw.com,
mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com

TOTAL: 8